Important Changes to the Medicaid Program

This is an important notice from the Indiana Family and Social Services Administration (FSSA) about upcoming changes to the Medicaid eligibility requirements for the Aged, Blind and Disabled and the Medicare Savings Program. These changes will streamline the eligibility/determination process and ultimately make coverage available to more low-income Hoosiers. This notice provides general information about upcoming changes. If the program changes will affect your Medicaid eligibility, you will receive another letter before April 15 describing how the changes will affect you.

- If you receive Supplemental Security Income (SSI) from the Social Security Administration, you will be considered automatically eligible for Indiana Medicaid. You will not have to meet any other eligibility criteria as long as you receive SSI and are a resident of Indiana.
- If you were determined to be disabled by Indiana's medical review team, you will still be considered disabled until it is time for your scheduled progress report. At that time you will be required to apply for Social Security disability benefits if you do not already receive them.
- The spend down program will be eliminated. If you have a spend down and your income is less than \$973 per month for a single individual and \$1,311 for a married couple you will receive full Medicaid without the requirement to spend down effective June 1. If your income is over this level and you do not live in a nursing home or receive Home and Community Based Services under a Medicaid waiver you will no longer be eligible to spend down to receive full Medicaid. While spend down is going away there will be other Medicaid or non-Medicaid options available. If you need to seek other coverage options you will receive notification explaining what action to take.
- Individuals residing in nursing homes or who are receiving Home and Community Based Services under a Medicaid waiver may have income up to \$2,163 per month. Individuals with income that exceeds this will need to establish a valid Miller trust to maintain eligibility for Medicaid. A Miller trust is a special legal arrangement for holding some of your income and allows you to remain eligible even if your income is greater than \$2,163 per month. The limited number of people identified as needing a Miller trust will receive further information regarding this option. If you think you will need a Miller trust in order to stay eligible for Medicaid, you may want to contact an attorney for advice on how to establish a Miller trust. If you are identified by FSSA as someone who should consider establishing a Miller trust, you will receive a letter with additional information and instructions in March.
- Indiana will increase the allowable resources (asset) standard for Indiana Medicaid from \$1,500 to \$2,000 for a single individual and from \$2,250 to \$3,000 for a married couple.
- Indiana is increasing the income standard for its Medicare Savings Program. This program pays some or all of Medicare's premiums and cost sharing requirements. If you qualify for this program, you will receive specific details and any instructions.

If you have questions about this notice, please refer to the frequently asked question document found under the heading "2014 Medicaid disability eligibility changes" at www.in.gov/fssa or contact FSSA at 1-800-403-0864.

NOTE: You may be receiving this notice as a Medicaid enrollee or as an authorized representative.